

7/05/11 12:58:22
DK W BK 660 PG 398
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Eric L. Sappenfield, PLLC, MS Bar #6468
6858 Swinnea Road, 5 Rutland Place
Southaven, MS 38671
(662) 349-3436

Community America Credit Union

P.O. Box 809002
Kansas City, Missouri 64180-9002
Work Phone #: (913) 323-4518
Home Phone #: n/a
GRANTOR

TO

SPECIAL
WARRANTY
DEED

Dennis M. Rikard and wife, Kristi L. Rikard

6380 Scenic Hollow Road
Walls, Mississippi 38680
Work Phone #: n/a
Home Phone #: 901-301-5035
GRANTEE

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Community America Credit Union, does hereby sell, convey, and specially warrant unto Dennis M. Rikard and wife, Kristi L. Rikard, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 19, Scenic Hollow Subdivision, in Section 35, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 15, Pages 40-44, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 2011 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Possession is to be given with delivery of this Deed.

WITNESS OUR SIGNATURE, this the 28th day of June, 2011.

Community America Credit Union

By Karen Kendrick
 Name: Karen Kendrick
 Title: Vice President

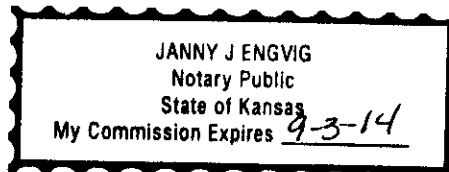
STATE OF Kansas
 COUNTY OF Johnson

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 28th day of June, 2011, within my jurisdiction, the within named Karen Kendrick, who acknowledged that he/she is Vice President of Community America Credit Union, a Missouri Corporation, and that for and on behalf of the said Corporation, and as it act and deed he/she executed the above and foregoing instrument, after having been duly authorized by said corporation so to do.

[Signature]
 Notary Public

My Commission Expires:

9-3-14



FILE NUMBER: 13299